

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

- 1 1. (Currently Amended) A computer-implemented method of facilitating e-commerce transactions, the method comprising:
 - 3 receiving a settlement request for a purchase account and related information sent
 - 4 from an end user system used by an end user to make a purchase from a seller or sent from a
 - 5 store system used by the seller, the related information including a purchase price of the purchase
 - 6 and an identifier of the end user;
 - 7 detecting whether an account system of a financial institution is available,
 - 8 wherein the account system is where the end user has an account that is appointed for settlement
 - 9 of the settlement request;
 - 10 if it is detected that the account system is available, executing a settlement
 - 11 procedure by the account system;
 - 12 if it is detected the account system is unavailable, executing an automatic
 - 13 financing procedure;
 - 14 determining whether the purchase account of the settlement request can be
 - 15 financed settled through financing, based on financing availability information which specifies a
 - 16 financing available amount of the end user, and the purchase price of the purchase; and
 - 17 if it is determined that the purchase account can be financed settled, then
 - 18 outputting a message that the purchase account can be settled through
 - 19 financing; and
 - 20 recording financing information regarding a charge account of the end
 - 21 user for the purchase, the charge account being determined based on the purchase price of the
 - 22 purchase.

1 2. (Canceled)

1 3. (Currently Amended) A method as recited in claim 1 [[2]], further
2 comprising receiving the financing availability information of the end user from the account
3 system at predetermined intervals and replacing the financing availability information stored in a
4 data processing system by the received financing availability information.

1 4. (Currently Amended) A method as recited in claim 1 [[2]], further
2 comprising sending the recorded financing information to the account system of the end user at
3 predetermined intervals.

1 5. (Currently Amended) A method as recited in claim 1 [[2]], further
2 comprising:

3 receiving a maximum allowable financing information which specifies a value up
4 to which the end user is allowed to get financing as the financing availability information and a
5 charge account information which specifies a remaining charge account of the end user from the
6 account system of the end user; and

7 determining whether the purchase account can be settled through financing, based
8 on the received maximum allowable financing information and charge account information.

1 6. (Original) A method as recited in claim 5, wherein it is determined that
2 the purchase account can be settled through financing if a value obtained by subtracting the
3 amount of money specified by the charge account information and the purchase price of the
4 purchase from a value specified by the maximum allowable financing information is not less
5 than 0.

1 7. (Original) A method as recited in claim 5, wherein the maximum
2 allowable financing information and the charge account information are received from the
3 account system at predetermined intervals.

1 8. (Currently Amended) ~~A system~~ An apparatus for facilitating e-commerce
2 transaction to which an end user system which is used by an end user to make a purchase from a
3 seller and a store system used by the seller are connected via a network, the system comprising:
4 a receiver coupled with the network to receive a settlement request for a purchase
5 account and related information sent from an end user system used by an end user to make a
6 purchase from a seller or sent from a store system used by the seller, the related information
7 including a purchase price of the purchase and an identifier of the end user;
8 a processor coupled with the receiver; and
9 a memory storing a program including a plurality of code modules which are
10 executable by the processor, the plurality of code modules including,
11 a code module for determining whether the purchase account of the settlement
12 request can be settled through financing, based on financing availability information which
13 specifies financing available amount of the end user, and the purchase price of the purchase
14 a detecting module configured to detect whether an account system of a financial
15 institution is available, wherein the account system is where the end user has an account that is
16 appointed for settlement of the settlement request;
17 an executing module configured to execute a settlement procedure by the account
18 system, if it is detected that the account system is available;
19 the executing module configured to execute an automatic financing procedure, if
20 it is detected the account system is unavailable;
21 a code module for outputting a message that the purchase account can be settled
22 through financing upon determining that the purchase account can be settled; [[and]]
23 a code module for recording financing information regarding a charge account of
24 the end user for the purchase upon determining that the purchase account can be settled, the
25 charge account being determined based on the purchase price of the purchase.

1 9. (Canceled)

1 10. (Currently Amended) ~~A system~~ An apparatus as recited in claim 8 [[9]],
2 wherein the connecting module is configured to receive the financial availability information
3 from the account system at predetermined intervals, and wherein the program is executable by
4 the processor to record the received financial availability information.

1 11. (Currently Amended) ~~A system~~ An apparatus as recited in claim 8 [[9]],
2 further comprising a sending module configured to send the recorded financing information to
3 the account system at predetermined intervals.

1 12. (Currently Amended) ~~A system~~ An apparatus as recited in claim 11,
2 wherein the connecting module is configured to receive the maximum allowable financing
3 information and the charge account information from the account system at predetermined
4 intervals.

1 13. (Currently Amended) ~~A system~~ An apparatus as recited in claim 8 [[9]],
2 wherein the connecting module is configured to receive the maximum allowable financing
3 information which specifies a value up to which the end user is allowed to get financing as the
4 financing availability information and a charge account information which specifies the
5 remaining charge account of the end user from the account system; and wherein the program is
6 executable by the processor to determine whether the purchase account can be settled through
7 financing, based on the received maximum allowable financing information and charge account
8 information.

1 14. (Currently Amended) ~~A system~~ An apparatus as recited in claim 13,
2 wherein the program is executable by the processor to determine that the purchase account can
3 be settled through financing if a value obtained by subtracting the amount of money specified by
4 the charge account information and the cost required to buy the article from a value specified by
5 the maximum allowable financing information is not less than 0.

1 15. (Currently Amended) ~~A system~~ An apparatus for facilitating e-commerce
2 transaction to which an end user system which is used by an end user to make a purchase from a
3 seller and a store system used by the seller are connected via a network, the system comprising:
4 means for receiving a settlement request for a purchase account and related
5 information sent from an end user system used by an end user to make a purchase from a seller
6 or sent from a store system used by the seller, the related information including a purchase price
7 of the purchase and an identifier of the end user;
8 means for detecting whether an account system of a financial institution is
9 available, wherein the account system is where the end user has an account that is appointed for
10 settlement of the settlement request;
11 if it is detected that the account system is available, means for executing a
12 settlement procedure by the account system;
13 if it is detected the account system is unavailable, means for executing an
14 automatic financing procedure;
15 means for determining whether the purchase account of the settlement request can
16 financed settled through financing, based on financing availability information which specifies
17 financing available amount of the end user, and the purchase price of the purchase;
18 means for outputting a message that the purchase account can be settled through
19 financing upon determining that the purchase account can be financed settled; and
20 means for recording financing information regarding a charge account of the end
21 user for the purchase upon determining that the purchase account can be settled, the charge
22 account being determined based on the purchase price of the purchase.

1 16. (Canceled)

1 17. (Currently Amended) ~~A system~~ An apparatus as recited in claim 15 [[16]]
2 wherein the connecting means receives the financing availability information from the account
3 system at predetermined intervals, and wherein the recording means records the received
4 financing availability information.

1 18. (Currently Amended) ~~A system~~ An apparatus as recited in claim 15 [[16]]
2 further comprising means for sending the recorded financing information to the account system
3 at predetermined intervals.

1 19. (Currently Amended) In a computer readable medium storing a program
2 for facilitating e-commerce transaction to which an end user system which is used by an end user
3 to make a purchase from a seller and a store system used by the seller are connected via a
4 network, the program comprising:

5 code for receiving a settlement request for a purchase account and related
6 information sent from an end user system used by an end user to make a purchase from a seller
7 or sent from a store system used by the seller, the related information including a purchase price
8 of the purchase and an identifier of the end user;

9 code for detecting whether an account system of a financial institution is
10 available, wherein the account system is where the end user has an account that is appointed for
11 settlement of the settlement request;

12 if it is detected that the account system is available, code for executing a
13 settlement procedure by the account system;

14 if it is detected the account system is unavailable, code for executing an automatic
15 financing procedure;

16 code for determining whether the purchase account of the settlement request can
17 be financed settled through financing, based on financing availability information which
18 specifies financing available amount of the end user, and the purchase price of the purchase;

19 code for outputting a message that the purchase account can be settled through
20 financing upon determining that the purchase account can be financed settled; and

21 code for recording financing information regarding a charge account of the end
22 user for the purchase upon determining that the purchase account can be settled, the charge
23 account being determined based on the purchase price of the purchase.

1 20. (Canceled)

1 21. (Currently Amended) A program as recited in claim 19 [[20]] further
2 comprising code for sending the recorded financing information to the account system at
3 predetermined intervals.

1 22. (New) A method as recited in claim 1, wherein the detecting of whether
2 the account system of the financial institution is available is based on an on/off status table,
3 wherein the on/off status table includes a table entry corresponding to each banking institution
4 which includes an on/off boolean indicator associated with each of banking institutions to
5 indicate the banking institution's account system's availability.

6 23. (New) An apparatus as recited in claim 8, wherein the detecting of
7 whether the account system of the financial institution is available is based on an on/off status
8 table, wherein the on/off status table includes a table entry corresponding to each banking
9 institution which includes an on/off boolean indicator associated with each of banking
10 institutions to indicate the banking institution's account system's availability.

1 24. (New) An apparatus as recited in claim 15, wherein the detecting of
2 whether the account system of the financial institution is available is based on an on/off status
3 table, wherein the on/off status table includes a table entry corresponding to each banking
4 institution which includes an on/off boolean indicator associated with each of banking
5 institutions to indicate the banking institution's account system's availability.

1 25. (New) A program as recited in claim 19, wherein the detecting of whether
2 the account system of the financial institution is available is based on an on/off status table,
3 wherein the on/off status table includes a table entry corresponding to each banking institution
4 which includes an on/off boolean indicator associated with each of banking institutions to
5 indicate the banking institution's account system's availability.